CLAIMS

WE CLAIM:

1. A computerized system for implementing a credit card program rewarding use of a credit card by the credit card holder, comprising:

    a. a credit card issued by an issuer to a holder, said credit card representing an available line of credit from said issuer for said holder and providing means of payment by said issuer for one or more purchase transactions of said holder;

    b. a data-processing computer, said computer including a database, said database storing a holder ID and a current balance associated with said holder, said current balance including a sum of all said purchase transactions and any finance or other charges minus any payments by said holder to said issuer and any refunds or other credits;

    c. a rebate tally for said holder stored in said database, said rebate tally including a portion of said sum of all said purchase transactions minus any rebate payments paid by said issuer to said holder;

    d. said computer further including means for determining whether a qualifying purchase transaction made by said holder complies with a set of pre-defined program rules; and

    e. a rebate payment for said qualifying purchase transaction from said issuer to said holder when said qualifying purchase transaction complies with said pre-defined program rules.

2. The computerized system of claim 1, wherein said rebate payment is the lesser of a portion of said qualifying purchase transaction and said rebate tally.

3. The computerized system of claim 1, wherein said portion of said sum of all said purchase transactions is one of a fixed percentage of said sum of all said purchase transactions, a variable percentage of said sum of all said purchase transactions based on said sum of all said purchase transactions incurred in a fixed period of time and a variable percentage of said sum of all said purchase transactions based on a time of year.

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4.   The computerized system of claim 3, wherein said fixed percentage of said sum of all said purchase transactions is between about 1 percent and about 15 percent.

5.   The computerized system of claim 3, wherein said fixed percentage of said sum of all said purchase transactions is about 5 percent.

6.   The computerized system of claim 3, wherein said fixed period of time is one month.

7.   The computerized system of claim 3, wherein said time of year is the holiday season.

8.   The computerized system of claim 1, wherein said portion of said sum of all said purchase transactions is a fixed percentage of said portion of said sum of all said purchase transactions up to a maximum rebate incurred in a fixed period of time.

9.   The computerized system of claim 8, wherein said fixed percentage is about 2 percent and said maximum rebate is about $500 and said fixed period of time is one year.

10.   The computerized system of claim 1, wherein said purchase transactions include at least one of purchasing goods from a particular retailer, purchasing goods from any one of several retailers and purchasing goods from any one of several retailers at a particular location.

11.   The computerized system of claim 1, wherein said portion of said qualifying purchase transaction is one of a fixed amount and a percentage of said qualifying purchase transaction.

12.   The computerized system of claim 1, wherein said portion of said qualifying purchase transaction is a fixed percentage of said qualifying purchase transaction up to a maximum rebate.

13.   The computerized system of claim 1, wherein said rebate tally further includes a portion of at least one of cash advances made to said holder from said issuer and transfers of credit balances of said holder to said current balance.

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14. The computerized system of claim 1, wherein said qualifying purchase transaction includes purchasing or leasing a particular type of goods from any manufacturer of said type of goods.

15. The computerized system of claim 1, wherein said qualifying purchase transaction is one of purchasing a new car, purchasing a used car, leasing a new car and leasing a used car.

16. The computerized system of claim 15, wherein said pre-defined program rules include requiring said holder to provide a sales receipt and a change of title of said car to said issuer.

17. The computerized system of claim 1, further comprising a second credit card issued by said issuer to a second holder; wherein said purchase transactions of said second holder are added to said rebate tally.

18. The computerized system of claim 17, wherein the relationship of said second holder to said holder is at least one of a family member, a co-inhabitant and a co-employee.

19. The computerized system of claim 1, wherein said rebate payment from said issuer to said holder comprises at least one of a check for said rebate payment forwarded to said holder from said issuer and a credit for said rebate payment to said current balance of said holder.

20. A computerized method of providing a reward to a credit card holder for use of the credit card, comprising the steps of:

a. issuing a credit card from an issuer to a holder, said credit card representing an available line of credit from said issuer for said holder and providing means of payment by said issuer for one or more purchase transactions of said holder;

b. providing a data-processing computer, said computer including a database, said database storing a holder ID and a current balance associated with said holder, said current balance including a sum of all said purchase transactions and any finance or other charges minus any payments by said holder to said issuer and any refunds or other credits;

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c. storing in said database a rebate tally for said holder, said rebate tally including a portion of said sum of all said purchase transactions minus any rebate payments paid by said issuer to said holder;

d. determining using said computer whether a qualifying purchase transaction made by said holder complies with a set of pre-defined program rules; and

e. transmitting a rebate payment for said qualifying purchase transaction from said issuer to said holder when said qualifying purchase transaction complies with said pre-defined program rules.

21. The computerized method of claim 20, wherein said rebate payment is the lesser of a portion of said qualifying purchase transaction and said rebate tally.

22. The computerized method of claim 20, wherein said portion of said sum of all said purchase transactions is one of a fixed percentage of said sum of all said purchase transactions, a variable percentage of said sum of all said purchase transactions based on said sum of all said purchase transactions incurred in a fixed period of time and a variable percentage of said sum of all said purchase transactions based on the time of year.

23. The computerized method of claim 22, wherein said fixed percentage of said sum of all said purchase transactions is between about 1 percent and about 15 percent.

24. The computerized method of claim 22, wherein said fixed percentage of said sum of all said purchase transactions is about 5 percent.

25. The computerized method of claim 22, wherein said fixed period of time is one month.

26. The computerized method of claim 22, wherein said time of year is the holiday season.

27. The computerized method of claim 20, wherein said portion of said sum of all said purchase transactions is a fixed percentage of said portion of said sum of all said purchase transactions up to a maximum rebate incurred in a fixed period of time.

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28. The computerized method of claim 27, wherein said fixed percentage is about 2 percent and said maximum rebate is about $500 and said fixed period of time is one year.

29. The computerized method of claim 20, wherein said purchase transactions include at least one of purchasing goods from a particular retailer, purchasing goods from any one of several retailers and purchasing goods from any one of several retailers at a particular location.

30. The computerized method of claim 20, wherein said portion of said qualifying purchase transaction is one of a fixed amount and a percentage of said qualifying purchase transaction.

31. The computerized method of claim 20, wherein said portion of said qualifying purchase transaction is a fixed percentage of said qualifying purchase transaction up to a maximum rebate.

32. The computerized method of claim 20, wherein said rebate tally further includes a portion of at least one of cash advances made to said holder from said issuer and transfers of credit balances of said holder to said current balance.

33. The computerized method of claim 20, wherein said qualifying purchase transaction includes purchasing or leasing a particular type of goods from any manufacturer of said type of goods.

34. The computerized method of claim 20, wherein said qualifying purchase transaction is one of purchasing a new car, purchasing a used car, leasing a new car and leasing a used car.

35. The computerized method of claim 34, wherein said pre-defined program rules include requiring said holder to provide a sales receipt and a change of title of said car to said issuer.

36. The computerized method of claim 20, further comprising the steps of:

a. issuing a second credit card to a second holder; and

b. storing a second rebate tally for said second holder in said database;

5 c. wherein at least a portion of said second rebate tally is added to said rebate tally.

37. The computerized method of claim 36, wherein the relationship of said second holder to said holder is at least one of a family member, a co-inhabitant and a co-employee.

10 38. The computerized method of claim 20, wherein said rebate payment from said issuer to said holder comprises at least one of a check for said rebate payment forwarded to said holder from said issuer and a credit for said rebate payment to said current balance of said holder.

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